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SUPPLEMENT TO THE 1991 ANNUAL REPORT
OF THE
BUREAU OF FINANCIAL INSTITUTIONS

CONSUMER FINANCE LICENSEES

OPERATING IN VIRGINIA AT THE CLOSE OF
BUSINESS DECEMBER 31, 1991

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS
STATE CORPORATION COMMISSION
COMMONWEALTH OF VIRGINIA

TABLE OF CONTENTS

Applications Received And/Or Acted Upon In 1991 4
Status Changes In 1991 10
List Of Independent Companies 16
List Of Chain Companies 17
Consolidated Balance Sheets:
- Independent Companies 18
- Chain Companies 19
- Total Industry 20

Consolidated Income Statements:
- Independent Companies 21
- Chain Companies 22
- Total Industry 23

Delinquent Accounts, 1991 Consumer Finance Business Only 24
Range Of Consumer Finance Loans 25
Selected Financial Ratios 26
List Of Offices 27

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

NEW CONSUMER FINANCE OFFICES

DATE RECEIVED	COMPANY	LOCATION	DISPOSITION
11/28/90	Commercial Credit Loans, Inc.	12917 Jefferson Avenue, City of Newport News, VA	Approved 1/14/91
12/12/90	Transamerica Financial Services, Inc.	2965 Colonnade Drive City of Roanoke, VA	Approved 1/31/91
1/2/91	Commercial Credit Loans, Inc.	7862 Tidewater Drive, #3 City of Norfolk, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	1923 Church Street, Smithfield Isle of Wight County, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	316-A Battlefield Boulevard City of Chesapeake, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	716 Timberlake Shopping Center, Holland Road, City of Virginia Beach, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	5216 George Washington Memorial Highway, Grafton, York County, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	12639 Jefferson Davis Highway Chester, Chesterfield County, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	605 Newmarket Drive City of Newport News, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	1401 Greenbrier Parkway City of Chesapeake, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	1539 Parham Road Henrico County, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	478 Elden Street, Herndon, Fairfax County, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	8245 Hull Street Road Chesterfield County, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	7678-E Richmond Highway Fairfax County, VA	Approved 1/30/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

NEW CONSUMER FINANCE OFFICES - Continued

DATE RECEIVED	COMPANY	LOCATION	DISPOSITION
1/2/91	Commercial Credit Loans, Inc.	4213 Portsmouth Boulevard City of Portsmouth, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	Highway 17, Carrollton, Isle of Wight County, VA	Approved 1/30/91
1/2/91	Commercial Credit Loans, Inc.	2609 Wards Road City of Lynchburg, VA	Approved 1/30/91
1/11/91	Commercial Credit Loans, Inc.	7020 Commerce Street Springfield, Fairfax County, VA	Approved 3/4/91
1/31/91	Aetna Finance Company, d/b/a ITT Financial Services	8315 Lee Davis Road, #20 Mechanicsville, Hanover County, VA	Approved 3/19/91
3/6/91	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Inc.	10334 Ironbridge Road Chester, Chesterfield County, VA	Approved 5/2/91
3/25/91	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Inc.	Time Square Shopping Center West Richmond Road Warsaw, Richmond County, VA	Approved 8/13/91
3/26/91	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Inc.	311 North Main Street Lawrenceville, Brunswick County, VA	Approved 8/13/91
4/10/91	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Inc.	8628 Centreville Road, Suite 202, City of Manassas, VA	Approved 6/10/91
4/16/91	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Inc.	340 Elkton Plaza, Unit B, Route 33, Elkton, Rockingham County, VA	Withdrawn 5/13/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

NEW CONSUMER FINANCE OFFICES - Continued

DATE RECEIVED	COMPANY	LOCATION	DISPOSITION
7/15/91	Transamerica Financial Services, Inc.	1425 Seminole Trail Albemarle County, VA	Denied 9/13/91
8/9/91	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Inc.	505 South Independence Boulevard, Suite 106 City of Virginia Beach, VA	Approved 9/20/91
9/9/91	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Inc.	1428 North Seminole Trail Albemarle County, VA	Denied 10/30/91
9/19/91	Commercial Credit Loans, Inc.	8330 Boone Boulevard Suite 405, Vienna, Fairfax County, VA	Withdrawn 9/25/91
9/30/91	Equity One Consumer Discount Company, Inc. d/b/a Equity One Consumer Loan, Inc.	3303 North Main Street, Suite D, City of Danville, VA	Approved 11/26/91
12/6/91	Blazer Financial Services, Inc.	2110 Wilson Boulevard City of Winchester, VA	Approved 12/30/91
12/6/91	Blazer Financial Services, Inc.	928 East Main Street Wytheville, Wythe County, VA	Approved 12/30/91
12/6/91	Blazer Financial Services, Inc.	4019 Halifax Road City of South Boston, VA	Approved 12/30/91
12/6/91	Blazer Financial Services, Inc.	1506 South Main Street, Unit 1, Farmville, Prince Edward County, VA	Approved 12/30/91
12/6/91	Blazer Financial Services, Inc.	661 Piney Forest Road City of Danville, VA	Approved 12/30/91
12/6/91	Blazer Financial Services, Inc.	316-C South Virginia Avenue Collinsville, Henry County, VA	Approved 12/30/91
12/24/91	Blazer Financial Services, Inc.	2600 Memorial Avenue City of Lynchburg, VA	Pending

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

CONSUMER FINANCE OFFICE RELOCATIONS

DATE RECEIVED	COMPANY	LOCATION	DISPOSITION
1/7/91	South Norfolk Loan Corporation	From: 712 Liberty Street To: 711 Liberty Street both in the City of Chesapeake, VA	Approved 1/10/91
1/24/91	American General Finance of America Inc.	From: U.S. Route 19 East To: Center One, U.S. Route 19 both in Lebanon, Russell County, VA	Approved 1/25/91
2/15/91	Provident Finance Company of Virginia, Inc.	From: 109 East Main Street To: Orange Village Shopping Center, James Madison Highway both in Orange County, VA	Approved 2/9/91
3/19/91	Provident Finance Company of Virginia, Inc.	From: 300 West Beverly Street To: 851 Statler Boulevard Suite 326 both in the City of Staunton, VA	Approved 3/19/91
3/20/91	American General Finance of America, Inc.	From: 101 South Main Street To: 610 North Main Street both in Bridgewater, Rockingham County, VA	Approved 3/21/91
3/29/91	CC Home Lenders Services, Inc.	From: 424-426 Maple Avenue East To: 8330 Boone Boulevard, #405 both in Vienna, Fairfax County, VA	Approved 4/1/91
4/11/91	Security Pacific Financial Services, Inc.	From: 6060 Jefferson Avenue Suite L-500 To: 603 Pilot House Drive Suite 390 both in the City of Newport News, VA	Approved 4/12/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

CONSUMER FINANCE OFFICE RELOCATIONS - Continued

DATE RECEIVED	COMPANY	LOCATION	DISPOSITION
4/12/91	Commercial Credit Loans, Inc.	From: 8227 Hull Street Road To: 8245 Hull Street Road both in Chesterfield County, VA	Approved 4/15/91
4/30/91	Commercial Credit Loans, Inc.	From: 1010 East Main Street To: 1060 Memorial Drive both in Pulaski County, VA	Approved 5/16/91
5/10/91	Transamerica Financial Services	From: 4191 Innslake Drive Suite 101 To: 4600 Cox Road both in Glen Allen, Henrico County, VA	Approved 5/14/91
5/20/91	Homestead Financial Services, Inc.	From: 7113 Hull Street Road To: 300 Arboretum Place Suite 230 both in Chesterfield County, VA	Approved 5/21/91
5/21/91	Transamerica Financial Services, Inc.	From: 4452 Corporation Lane To: 2809 Lynnhaven Road Suite 330 both in the City of Virginia Beach, VA	Approved 5/22/91
6/3/91	American General Finance of America, Inc.	From: 81 Main Street To: 350 Waterloo Street both in Warrenton, Fauquier County, VA	Approved 6/3/91
6/3/91	American General Finance of America, Inc.	From: 14541 Jefferson Davis Highway, To: 1952 Daniel Stuart Square both in Woodbridge, Prince William County, VA	Approved 6/3/91
6/10/91	Commercial Credit Loans, Inc.	From: 2184 Berkmar Drive Suite 6 To: 1760 Rio Hill Center both in Albemarle County, VA	Approved 6/10/91

APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1991

CONSUMER FINANCE OFFICE RELOCATIONS - Continued

DATE RECEIVED	COMPANY	LOCATION	DISPOSITION
6/12/91	Commercial Credit Loans, Inc.	From: 1539 Parham Road To: 8030 West Broad Street both in Henrico County, VA	Approved 6/12/91
6/28/91	Security Pacific Financial Services, Inc.	From: 700 East Main Street Suite 1025 To: 700 East Main Street Suite 906 both in the City of Richmond, VA	Approved 7/1/91
7/24/91	Security Pacific Financial Services, Inc.	From: 293 West Main Street To: 203 West Main Street both in Abingdon, Washington County, VA	Approved 7/24/91
8/26/91	Commercial Credit Loans, Inc.	From: 1923 South Church Street To: 1264 Smithfield Plaza both in Smithfield, Isle of Wight County, VA	Approved 8/29/91
11/7/91	Associates Financial Services Company of Virginia, Inc.	From: 913 Chimney Hill Shopping Center To: 6517 Auburn Drive both in the City of Virginia Beach, VA	Approved 11/8/91
12/2/91	Blazer Financial Services, Inc.	From: 1105-B Newtown Road City of Norfolk, VA To: 549 Newtown Road, Suite 107, City of Virginia Beach, VA	Approved 12/2/91
12/24/91	City Finance Company, d/b/a Public Finance Corporation	From: 5524 Williamson Road, N.W. To: 1301 Town Square Boulevard both in the City of Roanoke, VA	Approved 12/30/91

CONSUMER FINANCE STATUS CHANGES - 1991

CONSUMER FINANCE OFFICE OPENINGS

January	7	Norwest Financial Virginia, Inc. opened a consumer finance office at Newport Crossing, 435 #4 Oriana Road, City of Newport News, VA
January	14	Commercial Credit Loans, Inc. opened a consumer finance office at 12917 Jefferson Avenue, Suite L, City of Newport News, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office at 12639 Jefferson Davis Highway, Chester, Chesterfield County, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office at 5216 George Washington Memorial Highway, Grafton, York County, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office at 7862 Tidewater Drive, #3, City of Norfolk, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office 1923 Church Street, Smithfield, Isle of Wight County, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office at 7678-E Richmond Highway, Fairfax County, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office at 478 Elden Street, Herndon, Fairfax County, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office at 1539 Parham Road, Henrico County, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office at 2609 Wards Road, City of Lynchburg, VA
February	1	Commercial Credit Loans, Inc. opened a consumer finance office at 4213 Portsmouth Boulevard, City of Portsmouth, VA
March	7	Commercial Credit Loans, Inc. opened a consumer finance office at 7020 Commerce Street, Commerce Plaza, Springfield, Fairfax County, VA
April	16	Aetna Finance Company, d/b/a ITT Financial Services opened a consumer finance office at 8315 Lee Davis Road, #20, Mechanicsville, Hanover County, VA

CONSUMER FINANCE STATUS CHANGES - 1991

CONSUMER FINANCE OFFICE OPENINGS - Continued

April	29	Transamerica Financial Services, Inc. opened a consumer finance office at 2965 Colonnade Drive, City of Roanoke, VA
June	14	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc. opened a consumer finance office at 10334 Ironbridge Road, Chester, Chesterfield County, VA
August	16	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc. opened a consumer finance office at 311 North Main Street, Lawrenceville, Brunswick County, VA
August	16	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc. opened a consumer finance office at Time Square Shopping Center, West Richmond Road, Warsaw, Richmond County, VA
September	24	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc. opened a consumer finance office at 505 South Independence Boulevard, Suite 106, City of Virginia Beach, VA
December	27	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc. opened a consumer finance office at 8628 Centreville Road, Suite 202, City of Manassas, VA

CONSUMER FINANCE OFFICE RELOCATIONS

February	9	Provident Finance Company of Virginia, Inc. relocated its consumer finance office from 109 East Main Street to 10589 James Madison Highway, both in Orange County, VA
February	12	American General Finance of America, Inc. relocated its consumer finance office from Cedar Center, U.S. Route 19 East to Center One, U.S. Route 19, both in Lebanon, Russell County, VA
April	1	CC Home Lenders Services, Inc. relocated its consumer finance office from 424-426 Maple Avenue East to 833 Boone Boulevard, #405, both in Vienna, Fairfax County, VA
April	1	Provident Finance Company of Virginia, Inc. relocated its consumer finance office from 300 West Beverly Street to 851 Statler Boulevard, Suite 326, both in the City of Staunton, VA

CONSUMER FINANCE STATUS CHANGES - 1991

CONSUMER FINANCE OFFICE RELOCATIONS - Continued

April	16	Commercial Credit Loans, Inc. relocated its consumer finance office from 8227 Hull Street Road to 8245 Hull Street Road, both in Chesterfield County, VA
May	1	Security Pacific Financial Services, Inc. relocated its consumer finance office from 6060 Jefferson Avenue, Suite L500 to 603 Pilot House Drive, Suite 390, both in the City of Newport News, VA
May	14	American General Finance of America, Inc. relocated its consumer finance office from 101 North Main Street to 610 North Main Street, both in Bridgewater, Rockingham County, VA
May	31	Homestead Financial Services, Inc. relocated its consumer finance office from 7113 Hull Street Road to 300 Arboretum Place, Suite 230, both in Chesterfield County, VA
June	10	Commercial Credit Loans, Inc. relocated its consumer finance office from 1010 East Main Street to 1060 Memorial Drive, both in Pulaski County, VA
July	1	Security Pacific Financial Services, Inc. relocated its consumer finance office from 700 East Main Street, Suite 1025 to 700 East Main Street, Suite 906, both in the City of Richmond, VA
July	12	Transamerica Financial Services, Inc. relocated its consumer finance office from 4452 Corporation Lane to 2809 Lynnhaven Road, Suite 330, both in the City of Virginia Beach, VA
July	15	Commercial Credit Loans, Inc. relocated its consumer finance office from 2184 Berkmar Drive, Suite 6, to 1760 Rio Hill Center, both in Albemarle County, VA
July	22	American General Finance of America, Inc. relocated its consumer finance office from 14541 Jefferson Davis Highway to 1952 Daniel Stuart Square, both in Woodbridge, Prince William County, VA
August	1	Security Pacific Financial Services, Inc. relocated its consumer finance office from 923 West Main Street to 203 West Main Street, both in Abingdon, Washington County, VA
August	26	Commercial Credit Loans, Inc. relocated its consumer finance office from 1539 Parham Road to 8030 West Broad Street, both in Henrico County, VA
September	4	Transamerica Financial Services, Inc. relocated its consumer finance office from 4191 Innslake Drive, Suite 101 to 4600 Cox Road, both in Glen Allen, Henrico County, VA

CONSUMER FINANCE STATUS CHANGES - 1991

CONSUMER FINANCE OFFICE RELOCATIONS - Continued

October	'3	Commercial Credit Loans, Inc. relocated its consumer finance office from 1923 South Church Street to 1264 Smithfield Plaza, both in Smithfield, Isle of Wight County, VA
December	9	Associates Financial Services Company of Virginia, Inc. relocated its consumer finance office from 913 Chimney Hill Shopping Center to 6517 Auburn Drive, both in the City of Virginia Beach, VA

CONSUMER FINANCE OFFICE CLOSINGS

January	31	TranSouth Financial Corporation closed a consumer finance office at 913-D South Church Street, Smithfield, Isle of Wight County, VA
January	31	TranSouth Financial Corporation closed a consumer finance office at 1018 Armory Drive, City of Franklin, VA
January	31	TranSouth Financial Corporation closed a consumer finance office at 12700 Warwick Boulevard, City of Newport News, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 7678-E Richmond Highway, Fairfax County, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 478 Elden Street, Herndon, Fairfax County, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 1923 South Church Street, Smithfield, Isle of Wight County, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 1539 Parham Road, Henrico County, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 1401 Greenbrier Parkway, Suite 285, City of Chesapeake, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 712 Timberlake Shopping Center, Holland Road, City of Virginia Beach, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 5216 George Washington Memorial Highway, Grafton, York County, VA

CONSUMER FINANCE STATUS CHANGES - 1991

CONSUMER FINANCE OFFICE CLOSINGS - Continued

February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 12639 Jefferson Davis Highway, Chester, Chesterfield County, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 4213 Portsmouth Boulevard, City of Portsmouth, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 8245 Hull Street Road, Chesterfield County, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at Route 17, Carrollton, Isle of Wight County, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 2609 Wards Road, City of Lynchburg, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 605 Newmarket Drive, City of Newport News, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 316 Battlefield Boulevard, City of Chesapeake, VA
February	1	Landmark Financial Services of Virginia, Inc. closed a consumer finance office at 7862 Tidewater Drive, City of Norfolk, VA
March	10	Danville Finance and Loan Corp. closed its consumer finance office at 626 North Ridge Street, City of Danville, VA
March	15	Capitol Credit Plan of Virginia, Inc. closed its consumer finance office at 2054 North Augusta Street, City of Staunton, VA
April	1	Commercial Credit Loans, Inc. closed its consumer finance office at 15 Wadsworth Street, City of Lynchburg, VA
April	26	South Norfolk Loan Corporation closed its consumer finance office at 712 Liberty Street, City of Chesapeake, VA
May	8	Aetna Finance Company, d/b/a ITT Financial Services closed a consumer finance office at 550 First Colonial Road, Suite 17, City of Virginia Beach, VA
May	14	Aetna Finance Company, d/b/a ITT Financial Services closed a consumer finance office at 5591 Portsmouth Boulevard, City of Portsmouth, VA

CONSUMER FINANCE STATUS CHANGES - 1991

CONSUMER FINANCE OFFICE CLOSINGS - Continued

June	7	American General Finance of America, Inc. closed a consumer finance office at 503 East Main Street, City of Richmond, VA
July	25	AVCO Financial Services of Madison Heights, Inc. closed a consumer finance office at 10866 Warwick Boulevard, City of Newport News, VA
August	16	American General Finance of America, Inc. closed a consumer finance office at 1444 West 211 Bypass, Luray, Page County, VA
September	27	CC Home Lenders Services, Inc. closed a consumer finance office 8330 Boone Boulevard, Vienna, Fairfax County, VA
December	31	TranSouth Financial Corporation closed a consumer finance office at 808 Norview Avenue, City of Norfolk, VA

INDEPENDENT* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1991

	COMPANIES	NUMBER OF OFFICES	ASSETS		
			CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
1.	Altavista Loan Company	1	$ 951,154	$ -0-	$ 951,154
2.	Bynum Finance Corporation	1	1,504,367	-0-	1,504,367
3.	Capitol Loan Company, Incorporated	1	987,086	40,226	1,027,312
4.	Collinsville Finance Corporation	1	651,487	-0-	651,487
5.	Colonial Loans, Inc.	1	2,010,988	1,147,963	3,158,951
6.	Franklin Finance Company, Incorporated	1	1,446,639	-0-	1,446,639
7.	Henry County Small Loan Corporation	1	604,923	-0-	604,923
8.	Homestead Financial Services of Va., Inc.	1	598,738	1,729,175	2,327,913
9.	Knight Finance Company, Inc.	1	1,109,177	-0-	1,109,177
10.	Moore Loans, Incorporated	1	2,281,423	6,017,678	8,299,101
11.	Parks Finance Service, Inc.	3	4,184,934	-0-	4,184,934
12.	Piedmont Finance Service, Incorporated	2	1,241,067	-0-	1,241,067
13.	Southside Finance Company	1	282,048	-0-	282,048
14.	Stuart Finance & Small Loan Corporation	1	174,509	-0-	174,509
15.	Sussex Finance & Loan Corporation	1	332,289	8,519	340,808
16.	Valley Finance Service, Incorporated	2	1,780,944	189,780	1,970,724
	TOTAL	20	$20,141,773	$9,133,341	$29,275,114

* Those consumer finance companies who only operate in the Commonwealth of Virginia and are not affiliated with a bank holding company.

CHAIN* CONSUMER FINANCE COMPANIES
AS OF DECEMBER 31, 1991

	COMPANY	NUMBER OF OFFICES	ASSETS		
			CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
1.	American General Finance of America, Inc.	63	$103,811,161	$171,679,955	$ 275,491,116
2.	Ashland Finance Company of Virginia	1	1,517,222	714,562	2,231,784
3.	Associates Financial Services Company of Virginia, Inc.	14	15,820,785	137,136,103	152,956,888
4.	AVCO Financial Services of Madison Heights, Inc.	9	13,629,734	455,514	14,085,248
5.	Beneficial Virginia Inc.	27	35,112,418	86,608,339	121,720,757
6.	Blazer Financial Services, Inc.	11	16,183,403	23,547,247	39,730,650
7.	Capitol Credit Plan of Virginia, Inc.	9	12,022,152	6,659,265	18,681,417
8.	Chrysler First Financial Services Corporation of America	9	4,148,137	32,365,616	36,513,753
9.	Commercial Credit Loans, Inc.	31	28,528,581	149,441,363	177,969,944
10.	Equity One Consumer Loan, Inc.	8	3,461,570	12,110,043	15,571,613
11.	ITT Financial Services	16	54,775,049	28,020,242	82,795,291
12.	Kentucky Finance Co., Inc., Bristol, Va.	3	4,700,587	1,307,150	6,007,737
13.	Mercury Finance Company of Virginia	7	3,140,649	26,470,792	29,611,441
14.	Nationsbanc Financial Services Corporation of Virginia	12	9,353,492	30,013,057	39,366,549
15.	Norwest Financial Virginia, Inc.	8	4,432,837	12,695,591	17,128,428
16.	Peoples Loans, Inc.	1	718,655	484,115	1,202,770
17.	Provident Finance Company of Virginia, Inc.	14	20,023,928	7,818,859	27,842,787
18.	Public Finance Corporation	11	9,847,575	5,724,176	15,571,751
19.	Rouss Finance Company	2	2,089,474	262,070	2,351,544
20.	Security Pacific Financial Services, Inc.	23	19,829,304	116,256,541	136,085,845
21.	Signal Finance of Virginia, Inc.	2	779,626	16,818,343	17,597,969
22.	Transamerica Financial Services, Inc.	6	1,781,912	30,282,354	32,064,266
23.	TranSouth Financial Corporation	10	10,499,969	60,505,884	71,005,853
24.	Union Finance Corporation	2	1,101,819	2,744,122	3,845,941
	TOTAL	299	$377,310,039	$960,121,303	$1,337,431,342

* Those consumer finance companies who operate in other states in addition to Virginia and/or are affiliated with a bank holding company.

INDEPENDENT COMPANIES BALANCE SHEET
AS OF DECEMBER 31, 1991

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	19,102,012	11,036,008	30,138,020
LESS: Unearned charges	535,775	2,220,277	2,756,052
Total Net Loans Receivable	$18,566,237	$ 8,815,731	$27,381,968
LESS: Allowance for possible loan losses	421,951	215,364	637,315
Adjusted Net Receivables	$18,144,286	$ 8,600,367	$26,744,653
Cash on hand and in banks	969,084	100,440	1,069,524
Short-term investments	166,886	2,148	169,034
Real estate (less depreciation)	29,052	-0-	29,052
Furniture, fixtures & equipment (less depreciation)	227,175	100,847	328,022
Deferred charges	36,583	538	37,121
Other assets	568,707	329,001	897,708
TOTAL ASSETS	$20,141,773	$ 9,133,341	$29,275,114
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	1,806,537	1,026,811	2,833,348
Parent company or affiliate	519,275	-0-	519,275
Other short-term borrowings	3,307,860	892,008	4,199,868
Total Short-Term Borrowings	$ 5,633,672	$ 1,918,819	$ 7,552,491
Long-Term Borrowings:			
Bonds and debentures	3,628,757	2,051,818	5,680,575
Other long-term notes	1,210,972	3,141,438	4,352,410
Branch office capital allocated to debt	-0-	-0-	-0-
Total Long-Term Borrowings	$ 4,839,729	$ 5,193,256	$10,032,985
Total Borrowings	$10,473,401	$ 7,112,075	$17,585,476
Other liabilities	378,160	371,179	749,339
Total Liabilities	$10,851,561	$ 7,483,254	$18,334,815
Net worth (individual or partnership)	189,653	-0-	189,653
Shareholders Equity:			
Common stock	618,189	65,731	683,920
Capital surplus	102,871	220,071	322,942
Retained earnings	8,442,874	1,365,910	9,808,784
Branch office capital allocated to equity	-0-	-0-	-0-
Treasury stock	63,375	1,625	65,000
Total Net Worth and Shareholders Equity	$ 9,290,212	$ 1,650,087	$10,940,299
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$20,141,773	$ 9,133,341	$29,275,114

CHAIN COMPANIES BALANCE SHEET
AS OF DECEMBER 31, 1991

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	499,096,256	1,019,403,240	1,518,499,496
LESS: Unearned charges	115,778,197	59,809,144	175,587,341
Total Net Loans Receivable	$383,318,059	$ 959,594,096	$1,342,912,155
LESS: Allowance for possible loan losses	15,164,202	25,341,095	40,505,297
Adjusted Net Receivables	$368,153,857	$934,253,001	$1,302,406,858
Cash on hand and in banks	855,918	3,493,347	4,349,265
Short-term investments	10,140	87,922	98,062
Real estate (less depreciation)	14,622	4,558	19,180
Furniture, fixtures & equipment (less depreciation)	1,408,734	2,899,192	4,307,926
Deferred charges	2,239,286	4,030,181	6,269,467
Other assets	4,627,482	15,353,102	19,980,584
TOTAL ASSETS	$377,310,039	$ 960,121,303	$1,337,431,342
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	573,000	1,427,000	2,000,000
Parent company or affiliate	291,466,936	618,198,337	909,665,273
Other short-term borrowings	-0-	-0-	-0-
Total Short-Term Borrowings	$292,039,936	$619,625,337	$ 911,665,273
Long-Term Borrowings:			
Bonds and debentures	85,950	214,050	300,000
Other long-term notes	4,020,047	9,915,854	13,935,901
Branch office capital allocated to debt	27,515,082	218,104,719	245,619,801
Total Long-Term Borrowings	$31,621,079	$228,234,623	$ 259,855,702
Total Borrowings	$323,661,015	$847,859,960	$1,171,520,975
Other liabilities	2,399,958	12,130,182	14,530,140
Total Liabilities	$326,060,973	$859,990,142	$1,186,051,115
Net worth (individual or partnership)	-0-	-0-	-0-
Shareholders Equity:			
Common stock	1,244,357	1,626,443	2,870,800
Capital surplus	9,503,902	24,797,063	34,300,965
Retained earnings	40,117,696	69,187,419	109,305,115
Branch office capital allocated to equity	410,087	4,587,418	4,997,505
Treasury stock	26,976	67,182	94,158
Total Net Worth and Shareholders Equity	$51,249,066	$100,131,161	$ 151,380,227
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$377,310,039	$ 960,121,303	$1,337,431,342

TOTAL INDUSTRY BALANCE SHEET
AS OF DECEMBER 31, 1991

	Consumer Finance Business	Other Business	Total Business
ASSETS			
Receivables:			
Gross receivables	518,198,268	1,030,439,248	1,548,637,516
LESS: Unearned charges	116,313,972	62,029,421	178,343,393
Total Net Loans Receivable	$401,884,296	$ 968,409,827	$1,370,294,123
LESS: Allowance for possible loan losses	15,586,153	25,556,459	41,142,612
Adjusted Net Receivables	$386,298,143	$ 942,853,368	$1,329,151,511
Cash on hand and in banks	1,825,002	3,593,787	5,418,789
Short-term investments	177,026	90,070	267,096
Real estate (less depreciation)	43,674	4,558	48,232
Furniture, fixtures & equipment (less depreciation)	1,635,909	3,000,039	4,635,948
Deferred charges	2,275,869	4,030,719	6,306,588
Other assets	5,196,189	15,682,103	20,878,292
TOTAL ASSETS	$397,451,812	$ 969,254,644	$1,366,706,456
LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY			
Short-Term Borrowings:			
Banks	2,379,537	2,453,811	4,833,348
Parent company or affiliate	291,986,211	618,198,337	910,184,548
Other short-term borrowings	3,307,860	892,008	4,199,868
Total Short-Term Borrowings	$297,673,608	$ 621,544,156	$ 919,217,764
Long-Term Borrowings:			
Bonds and debentures	3,714,707	2,265,868	5,980,575
Other long-term notes	6,231,019	13,057,292	18,288,311
Branch office capital allocated to debt	27,515,082	218,104,719	245,619,801
Total Long-Term Borrowings	$ 36,460,808	$ 233,427,879	$ 269,888,687
Total Borrowings	$334,134,416	$ 854,972,035	$1,189,106,451
Other liabilities	2,778,118	12,501,361	15,279,479
Total Liabilities	$336,912,534	$ 867,473,396	$1,204,385,930
Net worth (individual or partnership)	189,653	-0-	189,653
Shareholders Equity:			
Common stock	1,862,546	1,692,174	3,554,720
Capital surplus	9,606,773	25,017,134	34,623,907
Retained earnings	48,560,570	70,553,329	119,113,899
Branch office capital allocated to equity	410,087	4,587,418	4,997,505
Treasury stock	90,351	68,807	159,158
Total Net Worth and Shareholders Equity	60,539,278	$ 101,781,248	$ 162,320,526
TOTAL LIABILITIES, NET WORTH AND SHAREHOLDERS EQUITY	$397,451,812	$ 969,254,644	$1,366,706,456

INDEPENDENT COMPANIES INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1991

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	5,098,469	2,092,124	7,190,593
Insurance income recognized by licensee	285,853	71,471	357,324
Insurance income recognized by affiliate[1]	46,692	-0-	46,692
Other income	203,634	55,741	259,375
TOTAL INCOME	$5,634,648	$2,219,336	$7,853,984
EXPENSES			
Advertising	39,646	16,386	56,032
Auditing	43,000	12,672	55,672
Provision for possible loan losses	598,609	147,993	746,602
Depreciation and amortization	57,406	31,137	88,543
Insurance and fidelity bonds	134,526	31,793	166,319
Legal fees and disbursements	30,867	14,413	45,280
Postage, printing, stationery and supplies	112,871	43,800	156,671
Rent, janitorial services and utilities	150,794	61,923	212,717
Salaries of officers, owners and partners	1,135,875	252,071	1,387,946
Salaries of all other employees	774,474	294,012	1,068,486
Taxes (other than income)	165,068	56,162	221,230
License fees	18,771	2,450	21,221
Telephone and telegraph	55,486	22,420	77,906
Travel, auto expense and allowance	51,635	10,789	62,424
Supervision and administration	31,380	34,120	65,500
Other expenses	255,806	150,524	406,330
Expenses (excluding taxes) allocated from insurance affiliate[2]	26,187	-0-	26,187
Total Non-interest Expenses	$3,682,401	$1,182,665	$4,865,066
Interest paid on borrowed funds	1,097,403	710,398	1,807,801
Total Expenses Before Income Taxes	$4,779,804	$1,893,063	$6,672,867
Income Taxes:			
State	25,102	43	25,145
Federal	80,998	(17)	80,981
Income taxes on insurance affiliate	2,197	-0-	2,197
Total Income Taxes	$ 108,297	$ 26	$ 108,323
Total Expenses	$4,888,101	$1,893,089	$6,781,190
NET INCOME	$ 746,547	$ 326,247	$1,072,794

[1]Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

[2]Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

CHAIN COMPANIES INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1991

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	104,305,733	156,198,050	260,503,783
Insurance income recognized by licensee	989,513	482,117	1,471,630
Insurance income recognized by affiliate[1]	10,977,293	3,984,026	14,961,319
Other income	1,970,840	5,003,789	6,974,629
TOTAL INCOME	$118,243,379	$165,667,982	$283,911,361
EXPENSES			
Advertising	1,443,066	2,354,857	3,797,923
Auditing	15,996	50,907	66,903
Provision for possible loan losses	26,066,793	22,124,554	48,191,347
Depreciation and amortization	1,857,766	2,275,013	4,132,779
Insurance and fidelity bonds	292,116	566,544	858,660
Legal fees and disbursements	518,391	401,172	919,563
Postage, printing, stationery and supplies	1,520,850	1,875,981	3,396,831
Rent, janitorial services and utilities	3,464,996	3,428,129	6,893,125
Salaries of officers, owners and partners	325,525	98,391	423,916
Salaries of all other employees	14,173,481	17,426,746	31,600,227
Taxes (other than income)	712,257	1,025,101	1,737,358
License fees	652,485	416,340	1,068,825
Telephone and telegraph	1,278,678	1,438,879	2,717,557
Travel, auto expense and allowance	486,497	706,585	1,193,082
Supervision and administration	9,170,791	9,397,827	18,568,618
Other expenses	6,051,508	8,255,570	14,307,078
Expenses (excluding taxes) allocated from insurance affiliate[2]	6,586,375	2,428,495	9,014,870
Total Non-interest Expenses	$ 74,617,571	$ 74,271,091	$148,888,662
Interest paid on borrowed funds	29,846,145	81,318,115	111,164,260
Total Expenses Before Income Taxes	$104,463,716	$155,589,206	$260,052,922
Income Taxes:			
State	575,248	522,051	1,097,299
Federal	2,825,991	1,683,725	4,509,716
Income taxes on insurance affiliate	1,556,377	465,987	2,022,364
Total Income Taxes	$ 4,957,616	$ 2,671,763	$ 7,629,379
Total Expenses	$109,421,332	$158,260,969	$267,682,301
NET INCOME	$ 8,822,047	$ 7,407,013	$ 16,229,060

[1]Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

[2]Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

TOTAL INDUSTRY INCOME STATEMENT
YEAR ENDING DECEMBER 31, 1991

	CONSUMER FINANCE BUSINESS	OTHER BUSINESS	TOTAL BUSINESS
INCOME			
Charges collected or earned	109,404,202	158,290,174	267,694,376
Insurance income recognized by licensee	1,275,366	553,588	1,828,954
Insurance income recognized by affiliate[1]	11,023,985	3,984,026	15,008,011
Other income	2,174,474	5,059,530	7,234,004
TOTAL INCOME	$123,878,027	$167,887,318	$291,765,345
EXPENSES			
Advertising	1,482,712	2,371,243	3,853,955
Auditing	58,996	63,579	122,575
Provision for possible loan losses	26,665,402	22,272,547	48,937,949
Depreciation and amortization	1,915,172	2,306,150	4,221,322
Insurance and fidelity bonds	426,642	598,337	1,024,979
Legal fees and disbursements	549,258	415,585	964,843
Postage, printing, stationery and supplies	1,633,721	1,919,781	3,553,502
Rent, janitorial services and utilities	3,615,790	3,490,052	7,105,842
Salaries of officers, owners and partners	1,461,400	350,462	1,811,862
Salaries of all other employees	14,947,955	17,720,758	32,668,713
Taxes (other than income)	877,325	1,081,263	1,958,588
License fees	671,256	418,790	1,090,046
Telephone and telegraph	1,334,164	1,461,299	2,795,463
Travel, auto expense and allowance	538,132	717,374	1,255,506
Supervision and administration	9,202,171	9,431,947	18,634,118
Other expenses	6,307,314	8,406,094	14,713,408
Expenses (excluding taxes) allocated from insurance affiliate[2]	6,612,562	2,428,495	9,041,057
Total Non-interest Expenses	$ 78,299,972	$ 75,453,756	$153,753,728
Interest paid on borrowed funds	30,943,548	82,028,513	112,972,061
Total Expenses Before Income Taxes	$109,243,520	$157,482,269	$266,725,789
Income Taxes:			
State	600,350	522,094	1,122,444
Federal	2,906,989	1,683,708	4,590,697
Income taxes on insurance affiliate	1,558,574	465,987	2,024,561
Total Income Taxes	$ 5,065,913	$ 2,671,789	$ 7,737,702
Total Expenses	$114,309,433	$160,154,058	$274,463,491
NET INCOME	$ 9,568,594	$ 7,733,260	$ 17,301,854

[1]Insurance income generated in consumer finance office in Virginia through an insurance affiliate.

[2]Expense of insurance affiliate allocated to insurance operations conducted in consumer finance office in Virginia.

DELINQUENT ACCOUNTS
CONSUMER FINANCE BUSINESS ONLY
AS OF DECEMBER 31, 1991

	Independent Companies Net Receivables		Chain Companies Net Receivables		Total Industry Net Receivables	
	Number	Amount	Number	Amount	Number	Amount
Accounts with no payment for:						
Two Months	278	$323,868	5,080	$ 9,325,794	5,358	$ 9,649,662
Three Months	369	461,012	6,536	13,904,474	6,905	14,365,486
TOTAL	647	$784,880	11,616	$23,230,368	12,263	$24,015,148

	Independent Companies			Chain Companies			Total Industry		
	Two Months	Three Months	Total	Two Months	Three Months	Total	Two Months	Three Months	Total
Percentage of number of loans at the end of the year that were delinquent at the time	1.95	2.58	4.53	2.25	2.90	5.15	2.24	2.88	5.12
Percentage of dollar amount of net receivables outstanding at the end of the year that were delinquent at the time	1.74	2.48	4.23	2.43	3.63	6.06	2.40	3.57	5.98

RANGE OF CONSUMER FINANCE LOANS MADE DURING 1991

	INDEPENDENT COMPANIES		CHAIN COMPANIES		TOTAL INDUSTRY	
	Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year		Consumer Finance Loans Made During The Year	
	Number	Net Loans Receivable	Number	Net Loans Receivable	Number	Net Loans Receivable
$ 500.00 or Less	1,433	$ 490,218	4,630	$ 1,795,911	6,063	$ 2,286,129
500.01 to 1,000.00	3,510	2,482,740	29,765	21,474,053	33,275	23,956,793
1,000.01 to 1,500.00	2,790	3,358,653	31,596	38,343,863	34,386	41,702,516
1,500.01 to 2,000.00	1,865	3,195,165	30,056	51,878,365	31,921	55,073,530
2,000.01 to 2,500.00	1,239	2,773,908	21,694	48,777,521	22,933	51,551,429
2,500.01 to 3,000.00	1,071	2,830,074	27,438	77,286,498	28,509	80,116,572
Above 3,000.00	1,336	4,478,901	33,966	114,863,746	35,302	119,342,647
TOTAL	13,244	$19,609,659	179,145	$354,419,957	192,389	$374,029,616

SELECTED FINANCIAL RATIOS
YEAR ENDED DECEMBER 31, 1991

	INDEPENDENT COMPANIES			CHAIN COMPANIES			TOTAL INDUSTRY		
	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business	Consumer Finance Business	Other Business	Total Business
As a Percentage of Average Assets:									
Gross Income	27.49	24.71	26.65	31.20	17.23	21.18	31.01	17.30	21.30
Charges Collected or Earned	24.88	23.29	24.39	27.53	16.24	19.43	27.39	16.31	19.54
Insurance Income	1.62	0.80	1.38	3.15	0.47	1.23	3.08	0.47	1.23
Other Income	0.99	0.62	0.88	0.52	0.52	0.52	0.54	0.52	0.53
Interest Expense	5.35	7.91	6.13	7.88	8.46	8.29	7.75	8.45	8.25
Non-interest Expense	17.97	13.17	16.51	19.69	7.72	11.11	19.60	7.77	11.22
Salary Expense	9.32	6.08	8.33	3.83	1.82	2.39	4.11	1.86	2.52
Bad Debt Expense	2.92	1.65	2.53	6.88	2.30	3.59	6.68	2.29	3.57
Supervision and Administration	0.15	0.38	0.22	2.42	0.98	1.39	2.30	0.97	1.36
Other Non-interest Expense	5.58	5.06	5.43	6.56	2.62	3.74	6.51	2.65	3.77
Income Before Income Taxes	4.17	3.63	4.01	3.63	1.05	1.78	3.66	1.08	1.83
Income Taxes	0.53	--	0.37	1.31	0.28	0.57	1.27	0.28	0.56
Net Income:									
Weighted Average	3.64	3.63	3.64	2.32	0.77	1.21	2.39	0.80	1.27
Median	2.84	3.53	3.66	2.02	0.07	1.30	2.18	0.39	1.66

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1991

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable Number	Amount
Abingdon	CF-1182	Security Pacific Financial Services, Inc., 203 West Main Street 24210	1,106	$ 1,721,524
Alexandria	CF-958	Aetna Finance Company, d/b/a ITT Financial Services, 3141 Duke Street 22314	2,117	4,256,495
	CF-957	Aetna Finance Company, d/b/a ITT Financial Services, 4656-A King Street 22302	2,460	4,790,427
	CF-781	Beneficial Virginia Inc., Beacon Hill Building, 6911 Richmond Highway 22306	508	832,787
	CF-2096	Commercial Credit Loans, Inc., 7678-E Richmond Highway, 22306	726	1,007,955
Altavista	CF-454	Altavista Loan Company, 802 Main Street, P.O. Box 118, 24516	753	767,648
Annandale	CF-830	AVCO Financial Services of Madison Heights, Inc., 7402 Little River Turnpike, P.O. Box 491, 22003	710	1,252,066
Ashland	CF-1185	American General Finance of America, Inc., 505-F South Washington Highway 23005	543	855,622
Bassett	CF-447	Henry County Small Loan Corporation, Main Street, P.O. Box 262, 24055	349	431,682
Bedford	CF-1069	American General Finance of America, Inc., Bedford Plaza, U.S. Bypass 460, P.O. Box 493, 24523	790	1,291,457
	CF-2013	Commercial Credit Loans, Inc., 810 Blue Ridge Avenue, Suite E 24523	323	549,686
Big Stone Gap	CF-1070	American General Finance of America, Inc., U.S. Highway 23 & Route 58, P.O. Box 269, 24219	687	1,261,229
Blacksburg	CF-2038	American General Finance of America, Inc., 2007 South Main Street, Suite A 24060	1,280	2,216,427
Blackstone	CF-1079	American General Finance of America, Inc., 111 North Main Street 23824	972	1,427,590
	CF-498	Southside Finance Company, 304 South Main Street, P.O. Box 22, 23824	225	231,179
Bluefield	CF-974	Kentucky Finance Co., Inc., Bristol, Va., 504 Virginia Avenue 24605	1,487	2,140,919
Bridgewater	CF-1073	American General Finance of America, Inc., 601 North Main Street, Units D & C 22812	1,641	3,107,215
Bristol	CF-260	Beneficial Virginia Inc., 1315 Eculid Avenue 24203	629	1,313,035
	CF-810	Kentucky Finance Co., Inc., Bristol, Va., 14 Piedmont Street 24203	1,647	2,175,880
Brookneal	CF-979	Piedmont Finance Service, Incorporated, Mays Building, Main Street, P.O. Box 620, 24528	819	802,258
Cape Charles	CF-1074	American General Finance of America, Inc., 219 Mason Avenue 23310	421	742,409
Centreville	CF-2061	Commercial Credit Loans, Inc., 14215-M Centreville Square 22020	132	252,007

Charlottesville	CF-1075	American General Finance of America, Inc., 118 East Main Street 22901	1,710	2,668,131
	CF-2023	American General Finance of America, Inc., 1138 Emmett Street 22906	929	1,629,495
	CF-950	Associates Financial Services Company of Virginia, Inc., 1900 Rio Hill Center, P.O. Box 7944, 22906	474	921,982
	CF-1129	AVCO Financial Services of Madison Heights, Inc., 2114 Angus Road, Suite 101, 22901	499	983,948
	CF-885	Beneficial Virginia Inc., 722-4 Rio Road West 22906	558	1,142,500
	CF-2004	Chrysler First Financial Services Corporation of America, Inc., 3042-C Berkmar Drive 22906	109	176,401
	CF-1056	City Finance Company, d/b/a Public Finance Corporation, 259 Zan Road 22901	292	438,118
	CF-2060	Commercial Credit Loans, Inc., 1760 Rio Hill Center 22901	261	557,852
	CF-1008	NationsBanc Financial Services Corporation of Virginia, 221 East Water Street 22901	919	1,403,766
	CF-430	Parks Finance Service, Inc., 112 Second Street, N.E., P.O. Box 2025, 22902	441	595,897
	CF-287	Provident Finance Company of Virginia, Inc., 392 Pantops Center 22902	684	999,385
	CF-1179	Security Pacific Financial Services, Inc., 300 Preston Avenue, Suite 100, 22901	586	1,106,427
Chase City	CF-431	Provident Finance Company of Virginia, Inc., 518 North Main Street 23924	1,014	1,632,863
Chatham	CF-1076	American General Finance of America, Inc., 2 South Main Street 24531	1,033	1,600,225
Chesapeake	CF-1195	Aetna Finance Company, d/b/a ITT Financial Services, 1905 South Military Highway 23320	1,803	3,435,466
	CF-2024	American General Finance of America, Inc., 2001-C South Military Highway 23235	464	898,409
	CF-952	Beneficial Virginia Inc., 3916 Portsmouth Boulevard, Unit 7-A 23321	860	1,695,657
	CF-506	Beneficial Virginia Inc., 701-R North Battlefield Boulevard 23320	863	1,803,528
	CF-2059	Commercial Credit Loans, Inc., 1200 North Battlefield Boulevard, Suite 122, 23320	1,043	1,790,471
	CF-968	NationsBanc Financial Services Corporation of Virginia 1905 South Military Highway 23320	713	1,024,444
	CF-1184	Norwest Financial Virginia, Inc., 1705 Parkview Drive, Store 26, 23320	460	578,938
	CF-1055	TranSouth Financial Corporation, 1200 Battlefield Boulevard, Suite 116, 23320	508	829,994
	CF-817	TranSouth Financial Corporation, 4361-E Indian River Shopping Center, P.O. Box 13085, 23325	776	960,850
Chester	CF-2090	Commercial Credit Loans, Inc., 12639 Jefferson Davis Highway 23831	618	1,086,473
	CF-2100	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., 10334 Ironbridge Road 23831	146	264,911
Christiansburg	CF-2049	Commercial Credit Loans, Inc., 415 Roanoke Street 24073	563	1,206,194
	CF-1181	Security Pacific Financial Services, Inc., 30 East Main Street 24073	746	1,497,391
Clarksville	CF-1077	American General Finance of America, Inc., 415 Virginia Avenue 23927	1,188	1,829,993
Collinsville	CF-1016	Capitol Credit Plan of Virginia, Inc., 316 Virginia Avenue, Space C 24078	793	1,177,737
	CF-571	Collinsville Finance Corporation, 503 Virginia Avenue 24078	454	604,567
Covington	CF-2025	American General Finance of America, Inc., 328 West Main Street 24426	1,596	2,801,400
Culpeper	CF-1080	American General Finance of America, Inc., 329-B Southgate Center 22701	1,253	1,776,688
	CF-933	Blazer Financial Services, Inc., 601 Meadowbrook Shopping Center 22701	1,140	1,392,370

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1991

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable Number	Amount
Danville	CF-1081	American General Finance of America, Inc., 705 Patton Street 23451	2,202	3,339,870
	CF-2045	Associates Financial Services Company of Virginia, Inc., 749 Piney Forest Road, P.O. Box 4316, 24540	382	706,853
	CF-468	Beneficial Virginia Inc., 3310 Riverside Drive 24541	715	1,545,216
	CF-226	Blazer Financial Services, Inc., 110 Exchange Street 24541	868	1,232,237
	CF-1000	Capitol Credit Plan of Virginia, Inc., Piney Forest Shopping Center, Space 1, 24543	1,066	1,798,520
	CF-1066	City Finance Company, d/b/a Public Finance Corporation, 115 Mall Drive 24540	908	1,373,205
	CF-1180	Security Pacific Financial Services, Inc., Riverside Executive Square 2420 Riverside Drive 24540	724	1,026,849
Elkton	CF-1083	American General Finance of America, Inc., Shenelk Shopping Center, Store L 22827	1,232	2,011,097
Emporia	CF-1043	American General Finance of America, Inc., 520 North Main Street 23847	1,364	1,917,936
	CF-978	Provident Finance Company of Virginia, Inc., 308 West Atlantic Street 23847	709	1,037,762
Fairfax	CF-976	Aetna Finance Company, d/b/a ITT Financial Services, 9641 Lee Highway 22031	1,984	3,945,777
	CF-753	Beneficial Virginia Inc., The Gatewood Plaza, 10201 Lee Highway 23030	585	1,069,347
	CF-2078	Chrysler First Financial Services Corporation of America, Fair Lakes I Building, Suite 250, 12500 Fair Lakes Circle 22033	74	138,921
	CF-1196	Commercial Credit Loans, Inc., Pickett Shopping Center, 9428 Main Street 22031	122	218,471
Falls Church	CF-2026	American General Finance of America, Inc., 6201 Leesburg Pike 22044	769	1,415,840
	CF-959	Blazer Financial Services, Inc., 7115 Leesburg Pike 22043	1,249	1,833,464
	CF-1051	Norwest Financial Virginia, Inc., 6143 Arlington Boulevard, Space N 22044	346	436,223
	CF-983	Transamerica Financial Services, 7799 Leesburg Pike 22043	119	219,962
Farmville	CF-1078	American General Finance of America, Inc., 573 College Plaza Shopping Center, South Main Street 23901	1,768	2,465,676
	CF-1036	Capitol Credit Plan of Virginia, Inc., Longwood Village Shopping Center, Highway 15, 23901	835	1,352,416
Franklin	CF-1065	City Finance Company, d/b/a Public Finance Corporation, 1100-142 Armory Drive 23851	573	856,379

Fredericksburg	CF-1015	Aetna Finance Company, d/b/a ITT Financial Services, 300 Westwood Office Park 22401	1,603	3,256,120
	CF-1088	American General Finance of America, Inc., 3940-D Plank Road 22401	895	1,594,212
	CF-2046	Associates Financial Services Company of Virginia, Inc., 4300 Plank Road, Suites 170 & 180, P.O. Box 42117, 22404	382	827,828
	CF-531	Beneficial Virginia Inc., 303 Chatham Square Shopping Center 22405	635	1,224,605
	CF-2005	Chrysler First Financial Services Corporation, 1147 Jefferson Davis Highway 22401	1,167	2,463,445
	CF-238	Colonial Loans, Inc., 410 William Street 22404	1,190	2,003,040
	CF-2008	Commercial Credit Loans, Inc., 4107 Plank Road, Suite B 22410	11	16,962
	CF-2073	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., 4411 Plank Road 22401	192	379,411
	CF-1188	NationsBanc Financial Services Corporation of Virginia 1930 William Street 22404	324	526,694
Front Royal	CF-1089	American General Finance of America, Inc., 290 Remount Road 22630	769	1,440,095
	CF-780	Rouss Finance Company, 102 East Main Street, P.O. Box 1469, 22630	728	1,163,931
Galax	CF-2050	Commercial Credit Loans, Inc., 969 East Stuart Drive 24333	670	1,231,080
	CF-1176	Security Pacific Financial Services, Inc., 544-A East Stuart Drive 24333	660	1,106,050
Glen Allen	CF-1048	Transamerica Financial Services, 4600 Cox Road 23060	159	279,398
Gloucester	CF-1090	American General Finance of America, Inc., Route 17, 23061	636	1,075,132
Grafton	CF-2093	Commercial Credit Loans, Inc., 5216 George Washington Memorial Highway 23629	342	469,219
Gretna	CF-722	Piedmont Finance Service, Incorporated, Waller Building, Main Street, P.O. Box 708, 24557	421	370,165
Hampton	CF-970	Aetna Finance Company, d/b/a ITT Financial Services, 3016 West Mercury Boulevard	1,587	2,935,425
	CF-2019	American General Finance of America, Inc., 2101 Executive Drive, Tower Box 6, 23666	584	1,164,083
	CF-1091	American General Finance of America, Inc., 3007 West Mercury Boulevard 23666	854	1,506,603
	CF-442	Associates Financial Services Company of Virginia, Inc., 2040 Coliseum Drive, Suite 21, P.O. Box 7356, 23666	784	1,740,509
	CF-595	Beneficial Virginia Inc., 5013 West Mercury Boulevard 23605	794	1,459,271
	CF-2002	Chrysler First Financial Services Corporation of America, 2101 Executive Drive, First Floor, Executive Towers, 23666	79	149,965
	CF-2057	Commercial Credit Loans, Inc., 2332-E West Mercury Boulevard 23666	122	249,327
	CF-1131	Mercury Finance Company of Virginia, 3322B West Mercury Boulevard 23666	665	832,206
	CF-971	NationsBanc Financial Services Corporation of Virginia, 2404-B West Mercury Boulevard 23666	566	790,289
	CF-1152	Norwest Financial Virginia, Inc., 2139-B Coliseum Drive 23666	465	636,671
	CF-488	Provident Finance Company of Virginia, Inc., 1113 North King Street 23669	827	1,322,668
	CF-1174	Security Pacific Financial Services, Inc. 2101 Executive Drive, Tower Box 13, 23666	341	669,373
	CF-819	TranSouth Financial Corporation, 1305 East Pembroke Avenue, P.O.Box 52, 23669	519	946,386

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1991

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable Number	Amount
Harrisonburg	CF-930	Beneficial Virginia Inc., 1790 East Market Street, Store 18, 22801	468	846,905
	CF-1172	Security Pacific Financial Services, Inc., 39 South Gate Court, Suite 101, 22801	466	789,942
	CF-161	Valley Finance Service, Inc., 120 South Main Street, P.O. Box 592, 22801	878	1,336,024
Herndon	CF-2016	Aetna Finance Company, d/b/a ITT Financial Services, 396 Elden Street, Store 19, 22070	1,647	3,382,384
	CF-2043	Associates Financial Services Company of Virginia, Inc., 209 Elden Street, Suite 101, P.O. Box 1669, 22070	554	1,238,122
	CF-2085	Commercial Credit Loans, Inc., 478 Elden Street 22070	491	682,217
Hopewell	CF-259	Beneficial Virginia Inc., 5262 Oaklawn Boulevard 23860	682	1,398,398
Hurt	CF-720	Parks Finance Service, Inc., Staunton Plaza Shopping Center, P.O. Box 607, 24563	1,388	1,734,958
Lake Ridge	CF-1117	Transamerica Financial Services, 3302 Old Bridge Road 22192	241	437,437
Lawrenceville	CF-1092	American General Finance of America, Inc., 128 West Hicks Street 23868	1,201	1,784,871
	CF-2102	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., 311 North Main Street 23868	261	552,503
Lebanon	CF-1093	American General Finance of America, Inc., Center One, U.S. Route 19, 24266	809	1,428,394
Leesburg	CF-1094	American General Finance of America, Inc., 13 Catoctin Circle, S.E. 22075	664	1,209,592
	CF-2047	Commercial Credit Loans, Inc., 531-C East Market Street 22075	87	168,442
	CF-1171	Security Pacific Financial Services, Inc., 26 Plaza Street, Leesburg Plaza 22075	157	252,444
Lexington	CF-362	Provident Finance Company of Virginia, Inc., 401-G East Nelson Street 24450	1,046	1,922,988
Louisa	CF-1095	American General Finance of America, Inc., Louisa Marketplace 23093	976	1,574,180
Luray	CF-625	Peoples Loans, Inc., 139 East Main Street 22835	436	726,280
Lynchburg	CF-2020	American General Finance of America, Inc., 2120 Wards Road 24506	1,517	2,241,987
	CF-522	Beneficial Virginia Inc., 9607-D Timberlake Road 24502	732	1,421,391
	CF-995	Capitol Credit Plan of Virginia, Inc., 2600 Memorial Avenue, Suite 107, 24501	916	1,599,283
	CF-1064	City Finance Company, d/b/a Public Finance Corporation, 2600 Memorial Avenue, P.O. Box 2235, 24501	710	1,272,307

	CF-2088	Commercial Credit Loans, Inc., 2609 Wards Road 24502	1,190	2,034,148
Madison Heights	CF-566	AVCO Financial Services of Madison Heights, Inc., Route 29 North, River James Shopping Center 24572	1,038	2,069,098
Manassas	CF-1013	Aetna Finance Company, d/b/a ITT Financial Services, 7521-23 Presidential Lane, Suites 18 & 19, 22110	1,459	2,946,649
	CF-1097	American General Finance of America, Inc., 8803 Sudley Road, Suite 102, 22110	733	1,256,864
	CF-890	Associates Financial Services Company of Virginia, Inc., 7730 Donegon Drive, P.O. Box 1477, 22110	593	1,257,790
	CF-769	Beneficial Virginia Inc., 10370 Festival Lane 22110	434	791,376
	CF-2103	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., 8628 Centreville Road, Suite 202, 22110	1	1,396
	CF-1199	Norwest Financial Virginia, Inc., 7529 Presidential Lane 22110	230	263,433
	CF-1164	Security Pacific Financial Services, Inc., 7537 Presidential Lane, Suite 36-G 22110	240	383,319
	CF-524	Signal Finance of Virginia, Inc., 9034 Mathis Avenue, P.O. Box 2209, 22110	122	273,655
Martinsville	CF-2064	American General Finance of America, Inc., 5 East Church Street 24112	425	620,016
	CF-922	Blazer Financial Services, Inc., 113 East Main Street 24112	1,198	1,655,572
	CF-2051	Commercial Credit Loans, Inc., 245 Commonwealth Boulevard 24112	2,381	4,430,774
	CF-1169	Security Pacific Financial Services, Inc., 108 East Main Street 24112	692	956,411
Mechanicsville	CF-2099	Aetna Finance Company, d/b/a ITT Financial Services, 8315 Lee Davis Road, #20, 23111	1,477	2,701,354
Midlothian	CF-2031	American General Finance of America, Inc., 11136 Hull Street Road, Suite 1-D 23112	931	1,558,126
	CF-941	Beneficial Virginia Inc., 10175 Hull Street Road, Store 7, 23113	627	1,320,855
	CF-1114	NationsBanc Financial Services Corporation of Virginia, 13565 Midlothian Turnpike 23113	494	719,991
Newport News	CF-1194	Aetna Finance Company, d/b/a ITT Financial Services, Oyster Point Square, 11712-C Jefferson Avenue 23602	1,122	2,028,088
	CF-2021	American General Finance of America, Inc., 12769 Jefferson Avenue 23602	588	1,058,735
	CF-938	Associates Financial Services Company of Virginia, Inc., 306 Oyster Point Road, Suite 7, P.O. Box 2864, 23602	582	1,171,350
	CF-812	Beneficial Virginia Inc., 14501-I Warwick Boulevard 23602	936	1,663,180
	CF-135	Blazer Financial Services, Inc., 6139 Jefferson Avenue 23502	2,026	2,545,201
	CF-1063	City Finance Company, d/b/a Public Finance Corporation, 450 Warwick Village Shopping Center, 11006 Warwick Boulevard 23602	585	821,855
	CF-2081	Commercial Credit Loans, Inc., 12917 Jefferson Avenue, Suite L 23602	617	947,914
	CF-2065	Mercury Finance Company of Virginia, 15439 East Warwick Boulevard 23602	244	206,311
	CF-1197	NationsBanc Financial Services Corporation of Virginia 13290 Warwick Boulevard 23602	270	341,058
	CF-2080	Norwest Financial Virginia, Inc., Newport Crossing, 435 #4 Oriana Road 23602	603	874,614

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1991

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable Number	Amount
	CF-1168	Security Pacific Financial Services, Inc., 603 Pilot House Drive, Suite 390, 23605	297	583,051
	CF-2048	Transamerica Financial Services, 12350 Jefferson Avenue 23602	145	270,115
	CF-820	TranSouth Financial Corporation, 6212 Jefferson Avenue, P.O. Box 5166, 23606	890	1,359,183
Norfolk	CF-956	Aetna Finance Company, d/b/a ITT Financial Services, 410 Briar Hill Road, Suite 101, 23502	1,884	3,438,604
	CF-2022	American General Finance of America, Inc., 5 Koger Executive Center, Suite 222, 23506	400	833,923
	CF-2015	American General Finance of America, Inc., 5329-A Virginia Beach Boulevard 23502	875	1,573,020
	CF-451	Associates Financial Services Company of Virginia, Inc., 909-D Glenrock Road, P.O. Box 12150, 23502	690	1,485,267
	CF-32	Beneficial Virginia Inc., 6202 North Military Highway, P.O Box 14448, 23518	817	1,516,523
	CF-332	Blazer Financial Services, Inc., 1105-B Newtown Road, P.O. Box 12823, 23502	1,252	1,538,899
	CF-2003	Chrysler First Financial Services Corporation of America, 5505 Robinhood Road, 23513	126	240,960
	CF-2083	Commercial Credit Loans, Inc. 7862 Tidewater Drive 23505	1,084	1,559,529
	CF-1017	Mercury Finance Company of Virginia, 8610 Hampton Boulevard 23518	1,020	764,989
	CF-986	Mercury Finance Company of Virginia, 1774 East Little Creek Road 23518	910	878,238
	CF-2012	NationsBanc Financial Services Corporation of Virginia, 42 Southern Shopping Center, Tidewater Drive 23505	423	459,369
	CF-1167	Security Pacific Financial Services, Inc., 870 North Military Highway, Suite 201, 23502	341	579,380
	CF-822	TranSouth Financial Corporation, 700 Newtown Road, P.O. Box 12125, 23502	635	1,122,900
Onley	CF-1098	American General Finance of America, Inc., Four Corner Plaza 23418	955	1,616,786
	CF-2072	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., Heritage Corner, U.S. Route 13 & Washington Street 23418	599	1,312,751
Orange	CF-788	Provident Finance Company of Virginia, Inc., 10589 James Madison Highway, 22960	798	1,043,319
Pearisburg	CF-2016	American General Finance of America, Inc., 507 Mountain Lake Avenue 24134	599	1,052,847

Petersburg	CF-2017	American General Finance of America, Inc., 2037 East Washington Street 23803	1,544	3,051,570
	CF-1099	American General Finance of America, Inc., 3323-A South Crater Road 23803	774	1,370,405
	CF-71	Beneficial Virginia Inc., 3330 South Crater Road 23803	903	1,813,573
	CF-1054	Blazer Financial Services, Inc., 3833-C South Crater Road 23805	1,011	1,390,966
	CF-1116	Provident Finance Company of Virginia, Inc., 3333 South Crater Road, Store 3-B 23804	883	1,634,426
	CF-1166	Security Pacific Financial Services, Inc., 2787 South Crater Road, Suite B 23805	429	929,388
	CF-825	TranSouth Financial Corporation, 3827 South Crater Road, P.O. Box 1527, 23804	584	1,366,726
	CF-1186	Union Finance Corporation, 28 Goodrich Avenue 23805	255	401,318
Portsmouth	CF-2018	American General Finance of America, Inc., 4552 George Washington Highway 23702	702	1,618,028
	CF-233	Bynum Finance Corporation, 430 County Street 23704	1,006	1,199,562
	CF-2006	Chrysler First Financial Services Corporation of America, 3300 Tyre Neck Road, Suite L, P.O. Box 6748, 23703	106	202,313
	CF-1062	City Finance Company, d/b/a Public Finance Corporation, 6223 Portsmouth Boulevard, P.O. Box 3234, 23701	867	1,152,622
	CF-2089	Commercial Credit Loans, Inc., 4213 Portsmouth Boulevard 23701	936	1,560,106
	CF-924	NationsBanc Financial Services Corporation of Virginia, 1201 Airline Boulevard 23707	715	995,619
	CF-1165	Security Pacific Financial Services, Inc., 355 Crawford Parkway, Suite 808, 23704	606	1,059,808
	CF-826	TranSouth Financial Corporation, 3408 Bart Street, P.O. Box 7125, 23707	527	731,287
Pulaski	CF-2052	Commercial Credit Loans, Inc., 1060 Memorial Drive 24301	728	1,475,091
Radford	CF-2014	American General Finance of America, Inc., 116 Third Avenue, P.O. Box 456, 24141	1,360	2,472,727
	CF-1014	Capitol Credit Plan of Virginia, Inc., Radford Shopping Plaza, Highway 11, 24141	739	1,145,244
	CF-1061	City Finance Company, d/b/a Public Finance Corporation, 218 First Street 24141	454	493,608
Richlands	CF-252	Ashland Finance Company, 1324 Front Street, P.O. Box 306, 24641	1,055	1,566,833
	CF-2075	Kentucky Finance Co., Inc., Bristol, Va., 142 Kents Ridge Road 24641	304	464,843
Richmond	CF-965	Aetna Finance Company, d/b/a ITT Financial Services, 8507 Midlothian Turnpike 23235	2,305	4,328,938
	CF-997	Aetna Finance Company, d/b/a ITT Financial Services, 7588 West Broad Street 23229	1,935	3,638,591
	CF-2037	American General Finance of America, Inc., 9550 Midlothian Turnpike 23235	658	1,086,987
	CF-2027	American General Finance of America, Inc., 5312 Chamberlayne Avenue 23227	1,049	1,652,800
	CF-2028	American General Finance of America, Inc., 5245 South Laburnum Avenue 23231	978	1,644,306
	CF-2036	American General Finance of America, Inc., 9022 West Broad Street 23229	772	1,083,257
	CF-2030	American General Finance of America, Inc., 4074 Crockett Street 23230	480	808,934
	CF-514	Associates Financial Services Company of Virginia, Inc., 11525 Midlothian Turnpike, Suite 102, P.O. Box 35795, 23235	416	914,069
	CF-859	Associates Financial Services Company of Virginia, Inc., 2710 Enterprise Parkway, P.O. Box 32171, 23294	435	952,022
	CF-1032	AVCO Financial Services of Madison Heights, Inc., 8191 Brook Road, Space A 23227	887	1,735,722

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1991

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable Number	Amount
	CF-803	AVCO Financial Services of Madison Heights, Inc., 257 Wadsworth Drive, P.O. Box 35703, 23225	706	1,591,369
	CF-1029	AVCO Financial Services of Madison Heights, Inc., 9927 Hull Street Road 23236	453	976,715
	CF-869	Beneficial Virginia Inc., 9045-5 West Broad Street Road 23229	460	995,422
	CF-639	Beneficial Virginia Inc., 4842 Laburnum Avenue, P.O. Box 855, 23231	578	1,179,295
	CF-954	Blazer Financial Services, Inc., 5906 West Broad Street, P.O. Box 11223, 23230	792	1,011,967
	CF-1011	Blazer Financial Services, Inc., 6949 Hull Street 23224	841	1,085,591
	CF-2079	Chrysler First Financial Services Corporation of America, 8109 Staples Mill Road 23294	76	135,167
	CF-2063	Chrysler First Financial Services Corporation of America, 9840 Midlothian Turnpike, Suite R 23235	188	321,478
	CF-1060	City Finance Company, d/b/a Public Finance Corporation, 3129 Mechanicsville Turnpike 23223	777	1,226,945
	CF-2097	Commercial Credit Loans, Inc., 8030 West Broad Street 23294	599	1,094,922
	CF-2053	Commercial Credit Loans, Inc., 10800 Midlothian Turnpike, Suite 151, 23235	283	629,653
	CF-2058	Commercial Credit Loans, Inc., 8245 Hull Street Road 23236	487	954,124
	CF-2077	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., 10419 Midlothian Turnpike 23235	87	192,368
	CF-892	Homestead Financial Services of Virginia, Inc., 300 Arboretrum Place, Suite 230, P.O. Box 35401, 23235	379	570,783
	CF-1132	Mercury Finance Company of Virginia, 8075 West Broad Street 23229	101	100,037
	CF-1115	Mercury Finance Company of Virginia, 9550 Midlothian Turnpike 23235	322	336,151
	CF-284	Moore Loans, Incorporated, 316 East Grace Street 23219	1,510	2,191,397
	CF-962	NationsBanc Financial Services Corporation of Virginia, 7574 W. Broad Street Road 23229	1,048	1,417,348
	CF-1010	Norwest Financial Virginia, Inc., 9321 Midlothian Turnpike 23235	589	737,577
	CF-503	Provident Finance Company of Virginia, Inc., 4000 Mechanicsville Turnpike, P.O. Box 9124, 23227	849	1,284,321

	CF-329	Provident Finance Company of Virginia, Inc., 5213 South Laburnum Avenue 23231	1,240	2,068,148
	CF-746	Provident Finance Company of Virginia, Inc., 7130 Hull Street, P.O. Box 3026, 23235	991	1,702,950
	CF-1163	Security Pacific Financial Services, Inc., 700 East Main Street, Suite 906, 23219	686	1,208,905
	CF-1178	Security Pacific Financial Services, Inc., 812 Moorefield Park Drive, Suite 124, P.O. Box 25972, 23236	419	735,138
Roanoke	CF-2034	American General Finance of America, Inc., 4823 Williamson Road 24012	933	1,494,501
	CF-2035	American General Finance of America, Inc., 418 First Street, S.W. 24011	1,278	2,422,360
	CF-910	Associates Financial Services Company of Virginia, Inc., 622 Townside Road, P.O. Box 8120, 24014	542	1,173,279
	CF-998	AVCO Financial Services of Madison Heights, Inc., 6431 Williamson Road, N.W. 24017	719	1,459,158
	CF-1030	AVCO Financial Services of Madison Heights, Inc., 5207 Bernard Drive, S.W. 24018	950	1,916,746
	CF-1019	Beneficial Virginia Inc., 7222 Williamson Road 24019	715	1,591,234
	CF-339	Blazer Financial Services, Inc., 147 Campbell Avenue, S.W. 24011	947	1,206,501
	CF-755	Capitol Credit Plan of Virginia, Inc., 1301 Town Square Boulevard 24012	701	1,073,844
	CF-2007	Chrysler First Financial Services Corporation of America, 3959 Electric Road, S.W., Suite 350, P.O. Box 20996, 24018	132	267,914
	CF-1059	City Finance Company, d/b/a Public Finance Corporation, Lamplighter Mall, 5534 Williamson Road 24012	475	684,022
	CF-945	Commercial Credit Loans, Inc., 2040 Electric Road, S.W., P.O. Box 4755, 24015	683	1,147,944
	CF-646	Commercial Credit Loans, Inc., 6701 Peters Creek Road, Suite 107, 24019	570	1,045,390
	CF-2066	Norwest Financial Virginia, Inc., 3554 Electric Road, S.W. 24015	292	324,456
	CF-1162	Security Pacific Financial Services, Inc., 10 Franklin Road, Suite 675, 24011	392	679,290
	CF-2082	Transamerica Financial Services, Inc., 2965 Colonnade Drive, Suite 303, 24018	45	107,887
Rocky Mount	CF-1102	American General Finance of America, Inc., Pell Avenue, Rocky Mount Plaza 24151	818	1,202,711
	CF-458	Franklin Finance Company, Incorporated, 278 S. Main Street, P.O. Box 59, 24151	883	1,336,839
Salem	CF-2033	American General Finance of America, Inc., 37 East Main Street 24153	1,371	2,193,396
Smithfield	CF-2092	Commercial Credit Loans, Inc., 1264 Smithfield Plaza 23430	112	181,181
South Boston	CF-1103	American General Finance of America, Inc., 526 Main Street 24592	1,790	3,042,522
	CF-1001	Capitol Credit Plan of Virginia, Inc., 4019 Halifax Road, P.O. Box 1099, 24592	1,145	1,897,012
	CF-537	Parks Finance Service, Inc., Hupps Mill Plaza Shopping Center, P.O. Box 187, 24592	1,435	1,575,761
South Hill	CF-449	Provident Finance Company of Virginia, Inc., 703 East Atlantic Street, P.O. Box 603, 23970	1,089	1,671,483
Springfield	CF-1183	Aetna Finance Company, d/b/a ITT Financial Services, 7219 Commerce Street 22150	1,609	3,150,403
	CF-2098	Commercial Credit Loans, Inc., 7020 Commerce Street, Commerce Plaza 22150	72	171,860
	CF-993	NationsBanc Financial Services Corporation of Virginia 6715-E Backlick Road 22150	272	350,886
	CF-1173	Security Pacific Financial Services, Inc., 5501 Backlick Road, Suite 120, 22151	276	440,993
Staunton	CF-2032	American General Finance of America, Inc., 208 North Central Avenue 24401	658	1,134,810

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1991

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable Number	Amount
	CF-935	Associates Financial Services Company of Virginia, Inc., 850 Statler Boulevard, Suite 112, P.O. Box 206, 24401	647	1,362,966
	CF-327	Provident Finance Company of Virginia, Inc., 851 Statler Boulevard, Suite 326, 24401	913	1,290,908
	CF-1161	Security Pacific Financial Services, Inc., 617 Greenville Avenue, P.O. Box 153, 24401	930	1,466,633
Stuart	CF-663	Stuart Finance & Small Loan Corporation, Rycove Street, P.O. Box 208, 24171	0	0
Suffolk	CF-532	Knight Finance Company, 113 South Saratoga Street 23434	864	1,087,069
	CF-939	NationsBanc Financial Services Corporation of Virginia, 1003 West Washington Street 23434	766	1,035,201
	CF-1021	Provident Finance Company of Virginia, Inc., 1252 Holland Road, Store E, 23434	681	932,414
	CF-1160	Security Pacific Financial Services, Inc., 1447-49 North Main Street 23434	571	783,867
	CF-827	TranSouth Financial Corporation, 196 West Constance Road, P.O. Box 1091, 23434	760	1,005,671
	CF-1121	Union Finance Corporation, 1417 North Main Street 23434	417	683,428
Tappahannock	CF-1104	American General Finance of America, Inc., Rappahannock Shopping Center, Route 17, 22560	808	1,380,679
Timberville	CF-732	Valley Finance Service, Inc., New Market Road, P.O. Box 277, 22853	316	410,424
Virginia Beach	CF-1118	Aetna Finance Company, d/b/a ITT Financial Services, 829 Lynnhaven Parkway, Suites 123 & 124, 23452	2,801	5,318,805
	CF-1140	American General Finance of America, Inc., 1023-25 Kempsville Road, Providence Office Park, Phase III, 23464	626	1,146,216
	CF-2042	American General Finance of America, Inc., 829 Lynnhaven Parkway, Suite 120, 23452	525	929,371
	CF-2041	American General Finance of America, Inc., 1083 Independence Boulevard 23455	587	1,207,558
	CF-502	Associates Financial Services Company of Virginia, Inc., 6517 Auburn Drive, P.O. Box 2231, 23452	611	1,285,873
	CF-999	Associates Financial Services Company of Virginia, Inc., 780 Lynnhaven Parkway, Suite 190, P.O. Box 8037, 23452	722	1,415,114
	CF-733	AVCO Financial Services of Madison Heights, Inc., 3014 Virginia Beach Boulevard, P.O. Box 2222, 23450	1,038	1,965,721
	CF-919	Beneficial Virginia Inc., 1106 Green Run Square Shopping Center 23452	810	1,467,998

	CF-552	Beneficial Virginia Inc., 544 Newtown Road, Suite 134, 23452	922	1,604,128
	CF-459	Beneficial Virginia Inc., 1554 Laskins Road, Suite 201, 23451	958	1,870,027
	CF-623	Beneficial Virginia Inc., 6531-33 Auburn Drive, Suites 16 & 17, 23325	925	1,691,965
	CF-985	Blazer Financial Services, Inc., 3809 Princess Anne Road, Suite 120, 23456	1,421	1,535,642
	CF-1058	City Finance Company, d/b/a Public Finance Corporation, 3540 Holland Road, Suite 110, 23452	828	892,410
	CF-2056	Commercial Credit Loans, Inc., 770 Lynnhaven Parkway, Suite 140, 23452	254	435,103
	CF-647	Commercial Credit Loans, Inc., 5480 Virginia Beach Boulevard, Suite 103, 23462	959	1,259,953
	CF-2106	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., 505 S. Independence Boulevard, Suite 106, 23452	19	43,201
	CF-981	Mercury Finance Company of Virginia, 5441 Virginia Beach Boulevard, Suite 120, 23452	51	64,915
	CF-1068	NationsBanc Financial Services Corporation of Virginia 2404 Virginia Beach Boulevard 23452	463	561,742
	CF-1152	Norwest Financial Virginia, Inc., 3101 Virginia Beach Boulevard, Suite 120, 23452	568	660,691
	CF-1159	Security Pacific Financial Services, Inc., 760 Lynnhaven Parkway, Suite 140, 23452	273	502,203
	CF-1067	Signal Finance of Virginia, Inc., 316 Constitution Drive, P.O. Box 61700, 23462	184	506,202
	CF-1047	Transamerica Financial Services, 2809 South Lynnhaven Road, Reflections I, Suite 330, 23452	260	484,260
	CF-828	TranSouth Financial Corporation, 3615 Virginia Beach Boulevard, P.O. Box 2234, 23450	743	1,376,964
Warrenton	CF-1107	American General Finance of America, Inc., 81 Main Street 22186	683	1,023,341
Warsaw	CF-1108	American General Finance of America, Inc., 212 Main Street 22572	834	1,440,287
	CF-2101	Equity One Consumer Discount Company, Inc., d/b/a Equity One Consumer Loan, Inc., Time Square Shopping Center, West Richmond Road 22572	207	459,390
Waverly	CF-942	Sussex Finance and Loan Corporation, The Finance Building, West Main Street 23980	287	407,767
Waynesboro	CF-923	Beneficial Virginia Inc., 250 North Poplar Street, P.O. Box 1023, 22980	751	1,434,041
	CF-1057	City Finance Company, d/b/a Public Finance Corporation, 2620 West Main Street 22980	400	675,361
	CF-315	Provident Finance Company of Virginia, Inc., 901 West Broad Street, P.O. Box 932, 22980	837	1,403,764
Weber City	CF-2039	American General Finance of America, Inc., Holston Shopping Center, P.O. Box 2188, 24251	1,425	2,085,304
Williamsburg	CF-422	Capitol Loan Company, Incorporated, 1260 Richmond Road, P.O. Box HP 23185	695	909,217
	CF-829	TranSouth Financial Corporation, 816 Merrimac Trail, P.O. Box 332, 23185	642	1,134,901
Winchester	CF-1109	American General Finance of America, Inc., 2810 Valley Avenue 22601	1,626	2,887,723
	CF-292	Beneficial Virginia Inc., 2588 Valley Avenue, South Park Shopping Center 22601	712	1,449,739
	CF-1098	Capitol Credit Plan of Virginia, Inc., 2210 Wilson Boulevard 22601	643	1,014,616
	CF-2062	Commercial Credit Loans, Inc., 1860 Pleasant Valley Road 22601	135	297,251
	CF-177	Rouss Finance Company, 1825 Valley Avenue, P.O. Box 3185, 22601	683	919,398
	CF-1158	Security Pacific Financial Services, Inc., 40 South Loudoun Street, P.O. Box 2986, 22601	407	698,414
Wise	CF-1110	American General Finance of America, Inc., Wise County Shopping Center, U.S. Route 23		

NET LOANS RECEIVABLE OF CONSUMER FINANCE OFFICES OPERATING IN VIRGINIA AS OF DECEMBER 31, 1991

Location	License Number	Name and Address of Licensee	Consumer Finance Business Net Loans Receivable Number	Amount
		Bypass 24293	625	1,053,147
Woodbridge	CF-955	Aetna Finance Company, d/b/a ITT Financial Services, 14414 Jefferson Davis Highway, P.O. Box 309, 22191	1,901	3,741,290
	CF-2040	American General Finance of America, Inc., 1952 Daniel Stuart Square 22191	1,290	2,221,014
	CF-723	Beneficial Virginia Inc., 14404 Jefferson Davis Highway 22194	476	899,619
	CF-2009	Commercial Credit Loans, Inc., 1511 Davis Ford Road, Suite 2, 22192	85	222,681
Woodstock	CF-1112	American General Finance of America, Inc., 480 North Main Street 22664	809	1,309,968
Wytheville	CF-989	Capitol Credit Plan of Virginia, Inc., 928 East Main Street 24382	587	790,960
	CF-1157	Security Pacific Financial Services, Inc., Route 11, Wythe Shopping Center 24343	711	1,263,951
		TOTAL	239,641	$401,884,296